

SMALL USERS

(e.g. consumer representatives, SMEs, etc.)

LARGE USERS

(e.g. corporates, government, retailers, etc.)

PAYMENT SERVICE PROVIDERS

(e.g. banks, building societies, credit unions, agency banks, payment system operators, etc.)

TECHNOLOGY AND INFRASTRUCTURE PROVIDERS

(e.g. infrastructure providers, software suppliers, vendors, aggregators, fintechs, etc.)

INDUSTRY EXPERTS

(others, including scheme operators, consultants, etc.)